SYSTEMS AND METHODS FOR PROVIDING CONSUMERS ANONYMOUS PRE-APPROVED OFFERS FROM A CONSUMER-SELECTED GROUP OF MERCHANTS

5   ABSTRACT OF THE DISCLOSURE

The system and method of the present invention provides consumers with credit information including information which can help the consumer evaluate the consumer's credit report or credit worthiness. The present invention can also provide consumers with suggestions to help consumers better their credit rating. The system and method of the

10   present invention also provide consumers with pre-approved credit offers from a consumer-selected group of merchants, where the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. Additional functions of the present invention include allowing users to opt-out or opt-into solicitation lists, and enabling users to automatically monitor their credit report. The

15   present invention offers these services through a third party agent of the consumer which can be accessible to the consumer via the Internet. Through this agency relationship, the third party can request consumer information and determine pre-approved offers from a plurality of merchants while protecting the confidentiality of consumer credit information without negative consequences on a consumer's credit.

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